WOMAN. ENGLAND.

# NATIONAL HEALTH INSURANCE.

## Employed Contributors,
## and
## Employed Persons of 65 or upwards on 15th July, 1912.

Number 189721
(In Society's books)

APPROVED SOCIETY established at Holborn Bars, London

called Prudential Approved Society for Domestic Servants

Registered Number of Society 199

INSURANCE BOOK.

Agent J. W. Soutar District Wedmore

Any person finding this Book, unless he can at once return it to the person named within, should drop it into a Post Office Letter Box.

2,500,000—Wt. 6098 5/12—M. & H.

WELLCOME
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P 97 n

# NATIONAL HEALTH INSURANCE.

*Surname* Fisher

*Christian Names (in full)* Charlotte

*Address* Lyab Lane
Wedmore, Somerset

*Any change of Address should be shewn here*

*Nationality if not a British Subject*

*Occupation* Parlourmaid

*The Contributor must sign her name here immediately on receiving this book.* Charlotte Fisher

## TABLE OF WEEKLY CONTRIBUTIONS.

| WAGES, ETC. | Value of stamp to be affixed by Employer. | Amount recoverable from Contributor. |
|---|---|---|
| | *d.* | *d.* |
| *Where the contributor receives wages or other money payments :—* | | |
| *If she is under* 21—whatever the rate of remuneration may be. | 6 | 3 |
| *If she is* 21 *or upwards —* | | |
| (1) where board and lodging are provided *or* rate of remuneration exceeds 2/- a working day. | 6 | 3 |
| (2) where board and lodging are not provided *and* | | |
| (i) rate of remuneration exceeds 1/6, but does not exceed 2/- a working day. | 5 | 1 |
| (ii) rate of remuneration does not exceed 1/6 a working day. | 5 | 0 |
| N.B.—*For the contributions payable where the contributor receives NO wages or other money payments see page* 7. | | |

In certain classes of employment and in certain localities where it is usual for the contributor to receive full remuneration during sickness, an arrangement may be made by Order of the Commissioners whereby the rate of the joint contribution is reduced by 1½d. per week, 1d. being taken off the contributor's contribution, and ½d. off the employer's contribution.

A reduction in the employed rate is also made in the case of contributors who are employed in the Mercantile Marine on foreign-going ships.

# NATIONAL HEALTH INSURANCE.

Date of Entry into Insurance } July 13 1912 Age at next birthday after Entry. } 19

| Quarter ended | RECORD OF CONTRIBUTIONS, Etc. | No. of Weeks |
|---|---|---|
| 1912 13th October | Contributions paid @ 6d | 13 |
| 1913 12th January | Contributions paid @ 6d | 13 |
| | Arrears paid in respect of previous Quarter | |
| 13th April | Contributions paid @ 6d | 13 |
| | Arrears paid in respect of previous Quarters | |
| 13th July | Contributions paid @ 6d | 13 |
| | Arrears paid in respect of previous Quarters | |
| 12th October 10 Jan | Contributions paid @ 6d | 13 |
| | No. of Weeks' Sickness, etc. ____ No. of Weeks' Arrears ____ @ 6d | 13 |
| | Arrears paid in respect of previous Quarters | |
| | Total No. of Weeks' Contributions and Arrears paid, carried forward to next book. | |

# NATIONAL HEALTH INSURANCE.

No._____

## BENEFITS

Ordinary Rate of Sickness Benefit

_____ a week.

Initials of Society Official.

NOTE.—An employed Contributor becomes entitled to—

(1) SANATORIUM BENEFIT:—Upon entry into Insurance.

(2) MEDICAL BENEFIT:—Upon entry into Insurance, but not during the first six months after the commencement of the Act.

(3) SICKNESS AND MATERNITY BENEFIT:—So soon as 26 weeks have elapsed since entry into Insurance, and 26 weekly Contributions have been paid by or in respect of her.

(4) DISABLEMENT BENEFIT:—So soon as 104 weeks have elapsed since entry into Insurance, and 104 weekly Contributions have been paid by or in respect of her.

Contributors of 65 or upwards on 15th July, 1912, are entitled to such benefits as the Society may determine.

| | Duration. | | Amount. | | |
|---|---|---|---|---|---|
| | Wks. | dys. | £ | s. | d. |
| Sickness Benefit ..... | | | | | |
| Maternity Benefit ..... | — | | | | |
| ..... Benefit ..... | | | | | |
| Sickness Benefit ..... | | | | | |
| Maternity Benefit ..... | — | | | | |
| ..... Benefit ..... | | | | | |
| Sickness Benefit ..... | | | | | |
| Maternity Benefit ..... | — | | | | |
| ..... Benefit ..... | | | | | |
| | — | — | — | — | — |

| PAYMENT OF ARREARS. | | | | RECORD OF SICKNESS BENEFIT. | | |
|---|---|---|---|---|---|---|
| Date. | Amount. s. | Amount. d. | Initials of Society Official. | Sickness Benefit. Began | Sickness Benefit. Ended | Initials of Society Official. |
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## GENERAL INFORMATION.

### INSURANCE BOOKS.

This book will contain a record of the contributions paid in respect of the insured person (called the contributor), of the arrears due from and paid by her, and of the benefits which she has received under the Act. Great care should therefore be taken to guard against its loss.

The book must be deposited by the contributor with her Society—

(*a*) upon surrendering her contribution card,

(*b*) when she gives notice of disease or disablement, and

(*c*) whenever the Society requires it for production to an Inspector or other authorised person.

It will be returned within 21 days after deposit, or at the end of the disease or disablement.

The book must also be produced when the contributor makes a claim for maternity benefit.

The contributor should satisfy herself that the necessary entries have been correctly made in the book.

If the contributor is employed in an insured trade the book must be produced when a claim for unemployment benefit is made, or when she desires to obtain payment in respect of unemployment from an association. If the book is then in the hands of her Society it will be returned within 7 days after application for it.

The contributor on changing her address should alter the address on page 1 of this book and inform her Society within seven days.

Upon the contributor ceasing to be a member of the Society, or transferring to another branch of the Society, the book must be surrendered.

# NATIONAL HEALTH INSURANCE.

INSURANCE BOOKS—(*continued*).

The contributor should obtain from her Society a copy of the rules of the Society in which will be found particulars of the conditions of membership, and of the benefits.

No person may assign or charge, or agree to assign or charge any Insurance Book, and any sale, transfer, assignment of or charge on any Insurance Book is void and of no effect.

*The employer cannot demand the production of this Book.*

CONTRIBUTION CARDS.

The contributions are collected by means of National Health Insurance Stamps affixed to contribution cards.

The contributor must produce her card to her employer at any time when required, and must deliver it up to her employer whenever the employer requires it for the purpose of stamping, or of production to an Inspector or other authorised person.

A weekly contribution is payable by the employer for each week (commencing Monday) during the whole or any part of which the contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the employer in respect of any week during which the contributor renders no service, and either (*a*) receives no remuneration, or (*b*) receives sickness benefit for the whole or part of the week.

The employer is required to affix to the card on a day not later than the day on which wages are paid a single National Health Insurance Stamp of the value of the joint contribution due from himself and from the contributor for every week for which a contribution is payable. (The Insurance Commissioners may allow exceptional arrangements to be made for stamping cards in special cases.)

All contributions payable at the date of the expiration of the card must be paid and stamps affixed by that date whether the wages have been paid or not. Upon the termination of an employment, or at any time after 24 hours' notice by the contributor, a stamp must be affixed in respect of every week for which a contribution is payable by the employer.

When the contributor receives no wages or other money payments from her employer, the latter must affix a stamp on the first day of employment in each week.

The card when stamped will be returned to the contributor, but if she is in continuous employment the card may, with the consent of the contributor, be retained by the employer, who will be responsible for its safe custody.

It must be returned to the contributor, subject to 48 hours' notice, on demand by her, and in any case at the end of the period for which it is issued, and on her leaving her employment.

If the card should be lost or destroyed the contributor should immediately apply to her Society for the issue to her of a new card.

If at any time the contributor, while not in possession of a card, requires one for immediate delivery to her employer, she may obtain one at any Post Office, on making an application on a form to be obtained there, and on production of this book.

If the contributor without reasonable cause fails to produce her card to her employer at the proper times the contributor is liable to a fine not exceeding Ten Pounds. If for any reason the contributor fails to produce a card, the employer will use a special Emergency Card for her which, when stamped, he will hand to the contributor.

The contributor must, within 14 days after the expiration of the card, sign and deliver up to her Society the contribution card and any emergency

# NATIONAL HEALTH INSURANCE.

CONTRIBUTION CARDS—(*continued*).

cards used for her in the period. A card for the next period will then be issued to her if one has not already been issued.

Any contributor who surrenders a card on which contributions have been paid by her employer at the rate of 5d. or 3½d. must make a declaration on a form to be obtained from her Society, in respect of every such contribution, stating the names and addresses of her employers.

The stamped card or cards are the only evidence of the payment of contributions for the period, and no allowance will be made for any stamps on any card unless and until the card or cards have been delivered up.

A contributor must deliver up her card to her Society before it expires and obtain a new one if—

(1) it has been defaced;
(2) she ceases to be a member of the Society;
(3) she transfers to another Society or branch;
(4) she changes her place of residence to Wales, Scotland, or Ireland;
(5) she becomes a voluntary contributor.

A contributor may, if she chooses, on changing her employment, deliver up her contribution card and obtain a new card from her Society.

Upon making any claim for benefit the contributor must, if required, produce her card to her Society.

Any person having in his or her possession the card or book of an insured person must produce it at any reasonable time when required by an Inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of her must be returned to the Society.

RATES OF CONTRIBUTION.

The joint contribution payable by the contributor and her employer is in ordinary cases in Great Britain 6d. a week. In the event of the contributor being employed in Ireland, contributions in respect of her are payable at the Irish rate.

Where the rate of the remuneration earned by a contributor who is 21 or upwards is less than 2s. a working day and the remuneration does not include board and lodging, the joint contribution is 5d. a week, and 1d. a week is added by the State.

Remuneration includes everything to which the contributor is entitled in return for her services; thus the remuneration of a domestic servant includes in most cases board and lodging in addition to money wages. In certain circumstances it is necessary to fix the money value of the remuneration where it includes or consists of other things than money payments before the rate of contribution can be determined.

When the contributor receives wages or other money payments from her employer, the employer can only recover the contributor's contribution by deducting a corresponding amount from her wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments, but from some person other than her employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

# NATIONAL HEALTH INSURANCE.

RATES OF CONTRIBUTION—(*continued*).

Notwithstanding any contract to the contrary, the employer is not entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contributions.

Contributions cease to be payable in respect of the contributor when she reaches the age of 70.

The table on page 1 of this book shows the various rates of contribution, and how the joint weekly contribution in each case is divided between the contributor and her employer where the contributor receives wages or other money payments.

When the contributor receives no wages or other money payments either from her employer or from any other person, the whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

A contributor who is out of employment, or whose employer is not liable to pay the contribution in any week may, if she chooses, herself pay the contributions by affixing the proper stamps to her card as the contributions become due.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

MARRIAGE OF CONTRIBUTOR.

A woman who continues to be employed after marriage will be in the same position as regards payment of contributions as she was before marriage, but if she ceases to be employed she must return her card, together with her Insurance Book to her Society.

Although she is not entitled to the ordinary benefits so long as she remains out of employment, her insurance before marriage gives her the right to certain special benefits after marriage. Information as to these benefits and the conditions attaching to them will be given to her by her Society.

ARREARS—(EMPLOYED CONTRIBUTORS ONLY).

The contributor may, if she so desires, pay arrears of contributions, obtaining for the purpose an Arrears Card from her Society. After a stamp has been affixed to an Arrears Card it must be cancelled immediately and the card forwarded to her Society. The date of the receipt of the card by the Society will be treated as the date of payment of the arrears. Upon the production of this book to the society, the date and amount of the payment will be entered.

An approved Society is empowered by the Act to excuse part of the arrears of a contributor (not exceeding the part which would have been payable by her employer if she had continued in her last employment), but the exercise of this power can effect the *rate* of benefit only, and arrears which accrue during the first year are disregarded in determining the effect of arrears on the *rate* of benefit. For the purpose of establishing title to benefits, excused arrears cannot be regarded as contributions paid. For that purpose actual payment at the full rate must be made of the required number of weekly contributions, namely, 26 for sickness and maternity benefits and 104 for disablement benefit (*see* Note on p. 3).

Notwithstanding that a Society may have excused part of the arrears, the contributor is still entitled to pay the full amount of the arrears, including the excused part, in order to establish her title to benefits at the earliest possible date.

# NATIONAL HEALTH INSURANCE.

OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, she is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If the contributor is guilty of any other contravention of, or non-compliance with any of the requirements of the health provisions of the National Insurance Act, 1911, or the Regulations made thereunder, she is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS.

If it is found at any time that a person has received any benefit to which she was not lawfully entitled, she or, in the case of her death, her personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the contributions which he has failed to pay. Further, the contributor may take proceedings against her employer, in which case the employer may be compelled to make good any loss of benefits which the contributor has suffered.

## FOR USE OF LABOUR EXCHANGE.

RECORD OF UNEMPLOYMENT BENEFIT.
(Person in an insured trade.)

| Unemployment Benefit began. | Initials. | Unemployment Benefit ended. | Initials. |
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